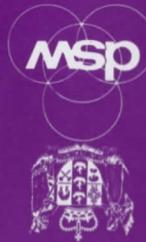


YOUR SOCIAL SECURITY BENEFIT

- * Maximum Rates from
- * Further Help Available
- * 1 April 1988

SW 424A



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This pamphlet tells you the rates of social security benefits, effective on 1 April 1988.

For widows benefit, domestic purposes benefit, emergency maintenance allowance, invalids and orphans benefit, there will be one payment (on March 29) with part of the period calculated at the old rates, and part at the new rates. After that, payment will be at the new rate.

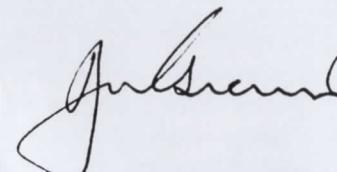
For other benefits, the first payment at the new rate will be on 14 April, covering the period 1 April to 8 April.

This six monthly increase is based on movements in the Consumer Price Index between June 1987 and December 1987.

This pamphlet also lists other help you may be entitled to receive and gives details of the income test.

If you would like more information please get in touch with your nearest Social Welfare office.

Remember, we're here to help.



*J. W. Grant
Director-General*

SOCIAL SECURITY BENEFIT INCREASES*

MAXIMUM RATES FROM 1 APRIL 1988

| | | | | <i>Weekly Net Rate</i> |
|--|--------|--|--|------------------------|
| | | | | \$ |
| WITHOUT CHILDREN | | | | |
| Unemployment Benefit | | | | |
| <i>Single—</i> | | | | |
| Under 20 years | 108.63 | | | |
| 20 years or over | 134.02 | | | |
| <i>Married</i> | 201.80 | | | |
| Sickness Benefit | | | | |
| <i>Single—</i> | | | | |
| Under 18 years | 122.57 | | | |
| 18 years or over | 151.48 | | | |
| <i>Married</i> | 252.46 | | | |
| Invalids Benefit | | | | |
| <i>Single—</i> | | | | |
| Under 18 years | 122.57 | | | |
| 18 years or over | 151.48 | | | |
| <i>Married</i> | 252.46 | | | |
| <i>Widows Benefit</i> | 151.48 | | | |
| Domestic Purposes Benefit | | | | |
| <i>Caring for the Sick or Infirm—</i> | | | | |
| Single under 18 years | 122.57 | | | |
| Single 18 years or over | 151.48 | | | |
| <i>Married</i> | 126.23 | | | |
| <i>Women Alone</i> | 151.48 | | | |
| Miners Benefit | | | | |
| <i>Single</i> | | | | |
| <i>Married (each partner)</i> | 126.23 | | | |
| <i>Miners Widow</i> | 151.48 | | | |
| | | | | <i>Weekly Net Rate</i> |
| <i>Orphans Benefit</i> | 74.70 | | | |
| <i>Family Benefit (for each child)</i> | 6.00 | | | |

| | | | | Weekly Net Rate \$ |
|--|----|----|----|--------------------------|
| WITH CHILDREN | | | | |
| Unemployment Benefit | | | | |
| Single | .. | .. | .. | 208.94 |
| Married | .. | .. | .. | 232.88 |
| Sickness Benefit | | | | |
| Single | .. | .. | .. | 208.94 |
| Married | .. | .. | .. | 232.88 |
| Invalids Benefit | | | | |
| Single | .. | .. | .. | 208.94 |
| Married | .. | .. | .. | 232.88 |
| Widows Benefit | | | | |
| | .. | .. | .. | 208.94 |
| Domestic Purposes Benefit and Emergency Maintenance Allowance | | | | |
| | .. | .. | .. | 208.94 |
| FAMILY SUPPORT | | | | |
| Add \$36 a week to the above rates for your first dependent child and a further \$16 a week for each other dependent child in your care. | | | | |

* NON-STANDARD RATES OF BENEFIT:

If you receive a different rate of benefit because:

- (a) you receive additional allowances; or
- (b) you have other income;

you will still receive an increase, but you won't get separate notification of this.

TAXATION

All basic benefits are taxed at "G" rate of tax.

If you have other income while on the benefit, you should pay secondary tax on that income. Be sure to have tax on your income deducted at the secondary rate otherwise you are likely to have a large tax bill at the end of the year. Please also inform Social Welfare of the amount of your other income.

Family Support: While you are on the benefit you will receive the maximum Family Support payable. If you have other income as well as your benefit during the year, you may need to repay some Family Support at the end of the tax year.

NOTE: If you receive Family Support while not on benefit, or if you have a taxable income (including your benefit) of more than \$11,500*, you must complete a tax return at the end of the year.

* This figure was correct at the time of printing.
Check with the Inland Revenue to make sure it has not changed.

COPLES

Benefits paid at the married couple rate are paid, half each, to both partners.

If Family Support is paid for dependent children, it too is paid, half each, to both parents.

THE HOSPITAL RATE

If a beneficiary goes into hospital, their benefit will continue at the usual rate for 13 weeks.

After 13 weeks, payments are reduced to the hospital rate, which is \$21.00 net a week. Beneficiaries may however, receive a higher rate if they have continuing commitments, such as rates or insurance on the home.

This provision does not apply if the beneficiary goes into a private hospital.

BENEFIT INCOME TEST

The rates shown in this pamphlet are the maximum rates payable. The maximum rate is paid when the beneficiary's other income is less than \$60 a week (with dependent children) or \$50 a week (without dependent children).

Long-term beneficiaries (all but sickness and unemployment beneficiaries) may work their income exemption out on an annual basis.

In other words, long term beneficiaries with children may have income up to \$3,120 a year, (\$2,600 for those without children) before their benefit is reduced.

For income between these limits and \$4,160 a year, the benefit will be reduced by 30 cents for every \$1.00 of income.

For income over \$4,160 a year, the benefit will be reduced by 70 cents for every \$1.00 of income.

Sickness and unemployment beneficiaries must work out their exemption on a weekly basis.

In other words, they can receive income of up to \$60 a week if they have children (or \$50 a week if they don't) before their benefit is reduced.

For income between these limits and \$80 a week, their benefit will be reduced by 30 cents for every \$1.00 of income.

For income over \$80 a week, their benefit will be reduced by 70 cents for every \$1.00 of income.

NOTE: Accommodation Benefit has a separate income test.

EXTRA ASSISTANCE SOCIAL SECURITY BENEFICIARIES MAY BE ELIGIBLE FOR

1. **Accommodation Benefit:** for beneficiaries with limited income and cash assets who have high accommodation costs. It is subject to its own income test.
2. **Special Benefit:** an ongoing extra payment for people with special or unusual needs.
3. **Home Help:** Payment for the cost of home assistance where, due to illness or disability, the person is unable to do normal housework (e.g. cooking or heavy cleaning).
4. **Advances for Maintenance and Repairs to the Home:** Up to \$2,100 can be advanced to long-term beneficiaries for the provision of essential services or major repairs to the home. The beneficiary must own and live in the house.
5. **Training Incentive Allowance:** Widows, Invalids and Domestic Purposes Beneficiaries may receive up to \$16.00 a week to help them attend training courses to gain work skills.
6. **Transition to Work Allowance:** People who have been receiving an income-tested benefit for more than 12 months and find a full-time job may get this allowance. The Transition to Work Allowance makes sure that people are at least \$20 a week better off working than they were on the benefit. The allowance is payable for 13 weeks.

7. **Disability Allowance:** Up to \$21.00 a week may be paid to help beneficiaries cope with extra costs (such as travel, doctor's visits, diet, clothing) arising from a disability to themselves or their family. The allowance is payable in addition to the handicapped child's allowance for the disabled child of a beneficiary.
8. **Special Needs Grant:** A one-off payment can be made in special circumstances. The beneficiary will usually be asked to pay it back at a later date.
9. **Advance Payments:** In some cases, an advance payment can be made to help beneficiaries meet essential needs. This payment can be up to six weeks basic benefit but it must be repaid. (Not available to unemployment beneficiaries).
10. **Assistance to the Disabled or Disabled members of the Family:** There is a range of benefits, allowances, concessions, exemptions and loans available to assist people in this position.
11. **Higher Rate of General Medical Services Benefit:** This is normally deducted from the total fee charged by the doctor.
12. **Prescriptions:** Exemption from \$1.00 flat rate charge on prescriptions (but may be required to pay costs of medicines not on the "Free List").
13. Persons receiving Invalids, Widows, Miners or Domestic Purposes Benefits may, in some cases, also receive:
 - 50% reduction in telephone rental
 - a reduction in local body rates
 - 50% concessions of State Insurance premiumsAsk about these concessions at the appropriate agency if you think you qualify.
14. **Local Transport Assistance:** Many local authorities offer special concessions to beneficiaries using the local bus service.

This pamphlet is a general guide, not a statement of the law. For more information **PLEASE ASK** at your nearest Department of Social Welfare office.